

In re:  
Michael J. Costello  
Debtor

Case No. 21-10690-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jul 16, 2021

User: admin  
Form ID: 318

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db	+ Michael J. Costello, 1178 Oak Road, Walnutport, PA 18088-9728
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14591488	+ BP Mastercard, 5445 Triangle Pkwy NW - 400, Norcross, GA 30092-2575
14591489	+ Charles D. Waters, Esquire, The Nguyen Law Firm, PLC, 2201 Libbie Avenue, Richmond, VA 23230-2364
14591492	+ Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
14591494	+ Kabbage, 1410 Broadway - 16th Floor, New York, NY 10018-9339
14591495	+ Kapitus, 120 W 45th St, New York, NY 10036-4195
14591496	+ Michelle Costello, 1178 Oak Road, Walnutport, PA 18088-9728
14591498	+ On Deck Funding, 1400 Broadway - 25th Floor, New York, NY 10018-5225
14591499	+ Pennymac Loan Services LLC, 6101 Condor Drive, Moorpark, CA 93021-2602
14591500	+ Santander Bank NA, 75 State St, Boston, MA 02109-1827
14591506	+ Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591519	+ Wells Fargo, 123 N Main St, Dublin, PA 18917-2107
14598831	+ Wells Fargo Vendor Financial Services, LLC, 1010 Thomas Edison BLVD SW, Cedar Rapids, IA 52404-8247

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jul 17 2021 03:28:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	EDI: PENNDEPTREV	Jul 17 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2021 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jul 16 2021 23:32:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14591486	+ EDI: GMACFS.COM	Jul 17 2021 03:28:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14591485	+ EDI: GMACFS.COM	Jul 17 2021 03:28:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14591487	+ EDI: CITICORP.COM	Jul 17 2021 03:28:00	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14591490	EDI: JPMORGANCHASE	Jul 17 2021 03:28:00	Chase Ink, 270 Park Ave, P.O. Box 6185, New York, NY 10018
14591493	EDI: JPMORGANCHASE		

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		Jul 17 2021 03:28:00	JPMCB-Card Services, 301 N Walnut Street, Floor 09, Wilmington, DE 19801
14591497	+ Email/Text: vguiles@nelinc.com	Jul 16 2021 23:32:00	New Equipment Leasing, 2880 Thornhills Ave SE, Grand Rapids, MI 49546-7141
14591501	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 16 2021 23:35:21	Secretary of Housing & Urban Development, 451 Seventh Street SW, Washington, DC 20410-8000
14591502	+ Email/Text: bankruptcy@bbandt.com	Jul 16 2021 23:32:00	Sheffield Financial, PO BOX 1847, Wilson, NC 27894-1847
14591491	EDI: USBANKARS.COM	Jul 17 2021 03:28:00	Elan Financial Service, PO BOX 108, Saint Louis, MO 63166
TOTAL: 13			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14591503	*+	Sheffield Financial, PO BOX 1847, Wilson, NC 27894-1847
14591504	*+	Sheffield Financial, PO BOX 1847, Wilson, NC 27894-1847
14591505	*+	Sheffield Financial, PO BOX 1847, Wilson, NC 27894-1847
14591507	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591508	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591509	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591510	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591511	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591512	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591513	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591514	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591515	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591516	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591517	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148
14591518	*+	Triple Crown Lawn Card Services, LLC, 5156 Lincoln Avenue, Whitehall, PA 18052-2148

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2021 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Michael J. Costello claputka@laputkalaw.com jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com

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REBECCA ANN SOLARZ

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Michael J. Costello</b>	Social Security number or ITIN	xxx-xx-7855
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	21-10690-pmm		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael J. Costello

7/15/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**